

<i>SERFF Tracking Number:</i>	<i>AEGB-126585168</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45416</i>
<i>Company Tracking Number:</i>	<i>1-001 46-180</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>1-001 46-180</i>		
<i>Project Name/Number:</i>	<i>Right to Examine and Return Policy Within 30 Days Endorsement/1-001 46-180</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: 1-001 46-180

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: AEGB-126585168 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 45416

Co Tr Num: 1-001 46-180

Author: Deb Andregg

Date Submitted: 04/14/2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 04/15/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

## General Information

Project Name: Right to Examine and Return Policy Within 30 Days  
Endorsement

Project Number: 1-001 46-180

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/15/2010

Deemer Date:

Submitted By: Deb Andregg

Filing Description:

April 13, 2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/15/2010

Created By: Deb Andregg

Corresponding Filing Tracking Number:  
42648463

Commissioner of Insurance

Arkansas Department of Insurance

1200 West 3rd Street

Little Rock, Arkansas 72201-1904

SERFF Tracking Number: AEGB-126585168 State: Arkansas  
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TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: 1-001 46-180  
Project Name/Number: Right to Examine and Return Policy Within 30 Days Endorsement/1-001 46-180

Re: TRANSAMERICA LIFE INSURANCE COMPANY NAIC: 468-86231 FEIN: 39-0989781  
Form: 1-001 46-180 – Right to Examine and Return Policy Within 30 Days Endorsement

Dear Sir/Madam:

We have enclosed the above referenced endorsement form for your review and approval. This is a new form and is not intended to replace any form previously approved by your Department.

This endorsement provides for a 30 day free-look period on replacement business.

This endorsement will be used with all individual life policy forms that your Department has previously approved for our Company.

We are not submitting this form to Iowa (our State of domicile) because it will only be used in Arkansas.

If you have any questions, comments or concerns or if you need any additional information in order to complete your review, please feel free to contact me by e-mail at [dandregg@aegonusa.com](mailto:dandregg@aegonusa.com) or you may call me collect at (319) 355-7265.

Thank you in advance for your time and attention.

Deb Andregg  
Policy Analyst  
Contract Development

## Company and Contact

### Filing Contact Information

Debra Andregg, Policy Analyst  
4333 Edgewood Rd. NE  
MS 2225  
Cedar Rapids, IA 52499

[dandregg@aegonusa.com](mailto:dandregg@aegonusa.com)  
319-355-7265 [Phone]  
319-355-2501 [FAX]

### Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
4333 Edgewood Road, NE	Group Code: 468	Company Type:
Cedar Rapids, IA 52499	Group Name:	State ID Number:

SERFF Tracking Number: AEGB-126585168 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 45416  
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Product Name: 1-001 46-180  
Project Name/Number: Right to Examine and Return Policy Within 30 Days Endorsement/1-001 46-180  
(319) 355-7888 ext. [Phone] FEIN Number: 39-0989781

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 per form  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	04/14/2010	35650990

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	04/15/2010	04/15/2010

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## Disposition

Disposition Date: 04/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Form	Right to Examine and Return Policy Within 30 Days Endorsement		Yes

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## Form Schedule

Lead Form Number: 1-001 46-180

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1-001 46-180	Other	Right to Examine and Return Policy Within 30 Days Endorsement	Initial		50.000	1-001 46-180.pdf

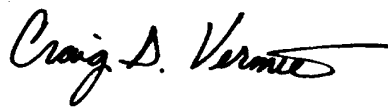
## RIGHT TO EXAMINE AND RETURN POLICY WITHIN 30 DAYS

### ENDORSEMENT

Transamerica Life Insurance Company has issued this endorsement as a part of the policy to which it is attached. It replaces the Right to Examine and Return Policy Within 10 Days provision on page 1 of the policy.

**Right to Examine and Return Policy Within 30 Days** -- The owner may, at any time within 30 days after receipt of this policy, return it for cancellation to us or to the agent through whom it was purchased. The return of the policy will void it from the beginning and any premium paid will be refunded to the owner.

Signed for the Company at Los Angeles, California, on the date of issue of the policy.



Secretary



President



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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b>	Flesch Certification	
<b>Comments:</b>		
<b>Attachment:</b>		
Flesch Score TLIC.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b>	Application	
<b>Bypass Reason:</b>	NA	
<b>Comments:</b>		

**TRANSAMERICA LIFE INSURANCE COMPANY**

**FLESCH READABILITY CERTIFICATION**

**Form Number (may vary by state)**

**Flesch Score**

1-001 46-180

50.0

I certify that the machine scored Flesch Readability score(s) for the above mentioned form(s) is/are accurate.

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Cheryl Bock, Assistant Vice President of Contract Development